

**1. What is SIB Multi Currency Travel Card?**

It is a prepaid card which can be loaded with multiple currencies on a single card. It acts as a replacement to single currency denominated Travel Currency Cards.

**2. What currencies can be loaded on multi currency travel card?**

Currently the following currencies are available on Multi-Currency Travel card: USD, EUR, GBP, SGD, AUD, CAD, SEK, JPY, CHF, AED, SAR, THB, HKD, NZD, ZAR & DKK.

**3. Do I need to have an SIB account to purchase multi currency travel card?**

No. You need not have an account relationship with SIB to purchase a Multi-Currency Travel card. Simply walk into any South Indian Bank branch and purchase a Multi-Currency Travel card over the counter on submission of application form and valid KYC documents adhering to RBI regulations and FEMA guidelines.

**4. Do I need to apply for card well in advance?**

This card is an 'across the shelf' product and can be bought even on the day of travel, subject to the funds being provided the same day.

**5. What documents do I need to submit when I purchase /reload Multi currency travel card?**

You will have to submit a copy of the following documents to SIB branch along with the application form for the SIB Multi currency travel card.

Sl No	Type of Travel	Documents to be submitted	FEMA Limits
1	For Holidays or Personal Visit	Form A2, true copies of Passport, PAN card, VISA and ticket verified with the originals must be collected from the customer.	USD 250000 or its equivalent per financial year.
2	Business Travel	Business letter cum Form A2, true copies of passport, PAN card, VISA and ticket verified with the originals to be obtained from the customer.	USD 250000 or its equivalent per financial year.
3	Education	FormA2, self declaration, true copies of ticket, PAN card, VISA and passport verified with the originals to be obtained.	USD 250000 or equivalent per academic year or estimate from educational institution whichever is higher.
4	Medical	Form A2, Self declaration, true copies of passport, PAN card, VISA and ticket verified with the originals to be	USD 250000 equivalents per financial year.

		obtained.	
5	Others (emigration, employment abroad, film shooting etc)	Form A2, passport, PAN card, VISA and ticket verified with the originals to be obtained	USD 250000 equivalents per financial year.

## 6. What are the costs involved at the time of purchase?

<b>Applicable Fees</b>	<b>Travel Currency Card</b>
	USD, EUR, GBP, CAD, AUD, SGD, SEK, CHF, JPY, SAR, AED, NZD, ZAR, HKD, DKK and THB
Card Issuance Fee	Rs.200.00+Taxes
Card Reload Fee	Rs.100.00+Taxes
Refund Fee	Rs100.00+Taxes

<b>International Visa ATMs</b>																
<b>Cash Withdrawal</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	2	1.5	1.3	2.5	2.5	2.5	250	3.3	15	7.25	7.25	80	3.3	15	25	14
<b>Balance Inquiry</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	0.5	0.5	0.5	0.7	0.7	0.7	65	1	3.5	1.75	1.75	2.5	1	4	6	4
<b>Miscellaneous Requests</b>																
<b>Replacement Card Fee (Domestic)</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	3	3	2	5	5	3.8	350	4.8	21	11	11	150.00	5	25	45	20
<b>Replacement Card Fee (International)</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	15	15	10	20	20	15	2000	24	150	60	60	550	24	120	220	100
<b>Statement Request</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	2	1.5	1	2	2	2.5	250	3.3	15	7.25	7.25	80	3.3	15.5	23.5	14
<b>New ATM Pin</b>	Nil															
<b>New iConnect Password</b>	Nil															
<b>Charge Slip Retrieval</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	3	2.5	1.5	3.5	3.5	3.8	350	4.8	21	11	11	100	4.8	23.3	35	21
<b>Chargeback Fee</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	2	2	2	2.5	2.5	2.5	250	3.3	15	7.25	7.25	80	3.3	15.5	23.5	14
<b>Inactivity Fees*</b>																
<b>Inactivity Fees</b>	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	5	3.8	3.3	6.3	6.3	6.3	625	8.3	38	18.3	18.3	200	8.3	38.8	58.8	35
<b>Currency Conversion</b>																
<b>Sale/Reload and Refund</b>	As per Bank's Card Rate															
<b>Usage (Cross Currency)</b>	3.50%															
<i>*Charges may vary from time to time. Inactive Period on the card is defined as absence of any debit or credit on the card for a consecutive time frame of more than 12 months.</i>																

**7. How much foreign currency can I load onto my Multi-Currency Travel card?**

The usage of your Multi-Currency Travel card should be in strict accordance with the regulations of the Reserve Bank of India and FEMA regulations. The amount loaded or reloaded on a card should be done as per the foreign Exchange Management Act, 1999 and prevailing RBI regulations in force.

**8. When can I start using the card?**

You are advised to commence the usage of the card only after a couple of hours. You are also advised to ensure that you receive the PIN and sign on the signature panel at the back of the card. It is also advisable to change the PIN and check the Balance on the card at any Axis Bank ATM before your departure from the country.

**9. How can I confirm that my card has been loaded/ reloaded?**

You would receive an SMS confirmation as soon as your card is loaded/ reloaded. It is advisable to check the Balance on the card at any Axis Bank ATM before your departure from the country. You can also check your balance on Axis Bank Internet banking using the card number as the login id and password provided in the welcome kit (web pin).

**10. Can this card be used in India?**

No. You can use the card only for checking the balance and changing the PIN at Axis Bank ATMs. No financial transactions are allowed in India, Nepal and Bhutan, under FEMA guidelines.

**11. How much foreign currency can be loaded onto my multi currency travel card?**

The usage of your Multi-Currency Travel card should be in strict accordance with the regulations of the Reserve Bank of India and FEMA regulations. The amount loaded or reloaded on a card should be done as per the foreign Exchange Management Act, 1999 and prevailing RBI regulations in force.

**12. Can multi currency travel cards be swiped directly at merchant establishments?**

Yes, Multi-Currency Travel card can be swiped directly for payments at Merchant establishments that accept VISA/VISA Electron.

**13. Is there a transaction fee for using the Multi currency travel card for payment by swiping at merchant establishments?**

No, there is no transaction fee incurred for swiping your card for payments at Merchant Establishments.

**14. What is my PIN?**

Your PIN (Personal Identification Number) is a unique 4 digit secure number assigned to your card and known only to you. It allows you to withdraw cash from VISA/ VISA Plus ATMs worldwide. This PIN can be changed (only) at any Axis Bank ATM in India.

**15. Do I need to share the PIN while swiping my card at a merchant establishment?**

The PIN is not required to process transactions done through swiping your card at Merchant establishments. Do not Share your PIN even if requested.

**16. How do I authorize a transaction done by swiping my travel card at a merchant?**

Authorization for such a transaction is done by your signature on the sales slip that is generated on payment. The signature on the sales slip must match the one on travel card for a valid transaction.

**17. Is there a daily purchase limit at merchant establishment?**

There is a daily limit of \$10000 for purchases at Merchant establishment and a daily limit of \$5000 or equivalent for cash withdrawal from ATM.

**18. What important points should I keep in mind for using cards at merchant outlets?**

- You should look for VISA/VISA Electron / MasterCard sign at the point-of-sale merchant establishment.
- The Merchant must have an electronic point of sale card swiping terminal.
- Present your Travel Card after making purchase.
- Do not give your PIN to the merchant even if requested. PIN is not required for POS transactions.
- After a successful authorization, a hold for the transacted amount will first be placed on your account.
- Subsequently, your account will be debited for the transacted amount.
- A sales slip will be generated from the electronic card-swiping terminal.
- Check and sign the sales slip. Your signature must match the one on your Travel Card.
- Ensure your card is returned to you.
- Please note that this card can be used only for online transactions. Any transaction, which is done in an offline mode (Manual key Entry) would be declined, as it does not get routed to the online systems.

### 19. Which ATMs accept multi currency travel card?

All ATMs overseas displaying the Visa or Plus symbol will accept your SIB Multi-Currency Travel card. There are over 2 Million VISA ATMs worldwide.

### 20. How can I use this card to withdraw cash?

To withdraw cash, you would need to insert your card into any Visa /Visa Plus ATM machine overseas and follow the instructions on screen. Enter your PIN and indicate the amount you want to withdraw in the local currency. The requisitioned cash will be dispensed in the local currency of the country you are in.

### 21. What options should I choose to withdraw cash from the ATM?

Generally, the options available at the ATM for cash withdrawal are "Checking", "Credit", and "Savings". You should choose the "Checking/Current" option. In case the Checking/Current option is not available, you should select the "Credit" option. The Savings option does not link to the VISA network and hence the transaction would not be successful.

### 22. Is there a fee levied for the use of VISA ATMs?

There is a transaction fee levied at various ATMs for cash withdrawal & Balance Inquiry.

International Visa ATMs																
Cash Withdrawal	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
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Balance Inquiry	USD	EUR	GBP	AUD	CAD	CHF	JPY	SGD	SEK	AED	SAR	THB	NZD	HKD	ZAR	DKK
	0.5	0.5	0.5	0.7	0.7	0.7	65	1	3.5	1.75	1.75	2.5	1	4	6	4

### 23. What if I have forgotten my ATM PIN?

The card gets blocked for use at ATMs, if the card has been used with the wrong ATM PIN for more than 3 times. This is for your own security and to prevent any fraudulent use on the card. If you have forgotten your PIN, you may write from your registered email id to [travel.currency@axisbank.com](mailto:travel.currency@axisbank.com) for generation of new PIN.

### 24. Does the VISA ATM display the foreign exchange rate of conversion?

No, generally, ATMs display the amount withdrawn and balance available in the local currency. With this information, you can calculate the foreign exchange rate applied.

**25. In countries where ATM instructions are in unfamiliar language, whom should I approach for assistance?**

English is available at most VISA ATMs. Some ATMs are also multi-lingual. However, if you require assistance, you can call VISA GCAS numbers enumerated in the user guide. These services are available at the following toll free numbers: Australia: 1-800-450346, Canada: 1-866-639-1911, France: 0800-904349, Germany: 08001822891, Hong Kong: 800-900-782, Japan: 00531-44-002, Singapore: 800-4481-250, United Kingdom: 0800-169-5189, United States: 1-866-765-9644. In case if you are travelling to any other part of the world, you may avail of these services by placing a call to 61-2-92513704.

**26. What are the exchange rates applicable when I use my travel card for transactions (cash withdrawal at ATMs and Point of Sales transactions at merchant outlets).**

If the transaction is done in base currency (currency with which the card was loaded), there is no exchange rate applicable. However, for transactions other than the base currency, exchange rates / conversion rates from the base currency to the local currency would be applicable as per fine rates applied by Visa. Currency conversion is done automatically in an international online environment by VISA.

**27. Whom should I contact in case I have dispute on any transaction?**

In case you have a dispute on any specific transaction, you are requested to provide the details of the transaction to the e-mail id: - [travel.currency@axisbank.com](mailto:travel.currency@axisbank.com)

**28. Is remote reloading possible on a card?**

Yes. You may leave a signed copy of the reload Form and authorization with your family. Your family member can approach SIB Branch with the Reload form. On submission of the documents and receipt of the payment, the card would be reloaded.

**29. How can I get a refund of unspent balances?**

The Card can be encashed only after your return to India. Furthermore, the last transaction done on the card should be more than 10 days prior to the date of encashment. For refund of the residual or unutilized balances you can approach any of the branches of the Bank irrespective of where the card was issued. You need to complete the refund form and submit a copy of your passport along with the form.

**30. Do I need to surrender the card at the branch at the time of encashment or can I retain the same?**

In case you want to encash the entire unspent amount on the card, you need to cut the card into 4 pieces at the time of surrender. However if you wish to retain the card for further trips, you can do so by encashing partial amount. Please note that if the balance on the card is more than \$ 2000 then the card should be encashed within 90 days from the date of arrival.

**31. What do I do if my card is lost or stolen?**

You can call the 24- hour helpline +91 22 27648000 or send an email to email helpdesk [travel.currency@axisbank.com](mailto:travel.currency@axisbank.com) to report a lost or stolen card. Cards will be blocked immediately and prevent it from further use. It is important to note that a lost Card report will be taken only after verification of your Mother's maiden name, Date of Birth, Passport no etc.

**32. Is there any other way in which I can keep a track of my balance and latest transactions?**

You can access the internet banking module of Axis Bank, for keeping a track of your balances and the transactions done on your card. The Internet banking user id is the card number. The password is enclosed in the welcome kit in a sealed envelope for security reasons. You can visit the web-site [www.axisbank.com](http://www.axisbank.com).

**33. What should I do if I lose my travel currency card/ATM PIN or internet banking password?**

In case of loss of card, ATM PIN or the Internet banking password, you are requested to write to the Helpdesk at [travel.currency@axisbank.com](mailto:travel.currency@axisbank.com) or contact your branch.

**34. What is Dynamic Currency Conversion (DCC)?**

In certain countries, the acquiring banks may choose to activate the feature of "Dynamic Currency Conversion" on their ATMs and POS Machine network. As per this facility, the ATM/POS machine identifies the Travel Currency Card as a card issued from a foreign country and prompts the customer to transact in their "home currency" (in case of Indians, this would be Indian Rupees). If a customer selects the "home currency/INR" option, the same transaction will be declined thereby saving the additional cross-currency charges which are levied by the acquiring bank (the bank that runs the ATM/POS machine).

**35. Can I use the DCC option at the time of transaction?**

We urge you to note that as the Multi-Currency Travel card is purchased and loaded with the purpose of using the card in the respective foreign currency, the customer must avoid selecting any option that prompts for a change in usage currency to avoid any adverse exchange rate.

The "dynamic currency conversion" feature may appear with differing terminology depending on the overseas bank.

Bank is not responsible for any "dynamic currency conversion" related charges and will not be able to refund any such charges in case they are levied on account of wrong usage of card.

**36. Are there any regulatory restrictions on usage of my card?**

Usage of the Multi-Currency Travel card needs to be in accordance with the Exchange Control Regulation of Reserve Bank of India and the applicable laws in force from time to time, in particular and without information, the Foreign Exchange Management Act, 1999. Also, note that the card is not to be used for margin payments being made for online forex trading transactions.

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